

**Material fact notice  
on resolutions passed by the Issuer's Board of Directors (Supervisory Council)**

1. General Information	
1.1. Issuer's full corporate name	<b>Public Joint Stock Company "RBC"</b>
1.2. Issuer's short corporate name	<b>PJSC "RBC"</b>
1.3. Issuer's location	<b>Moscow</b>
1.4. Issuer's primary state registration number (OGRN)	<b>1057746899572</b>
1.5. Issuer's TIN	<b>7728547955</b>
1.6. Issuer's unique code assigned by the registration authority	<b>56413-N</b>
1.7. Address of the website used by the issuer to disclose information	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=24832">http://www.e-disclosure.ru/portal/company.aspx?id=24832</a> <a href="http://rbcholding.ru/filings.shtml">http://rbcholding.ru/filings.shtml</a>
1.8. Date of the event (material fact), about which the notice was drawn up (if applicable)	<b>July 12, 2019</b>
2. Contents of the notice	
<p>2.1. Quorum of the Issuer's Board of Directors (Supervisory Council) meeting: <b><i>Pursuant to Article 68 of the Federal Law No. 208-FZ "On Joint-Stock Companies" a quorum was reached, and the Company's Board of Directors is authorized to pass resolutions on all agenda items of the meeting. 6 out of 7 members of the Board of Directors participated in the Board of Directors' meeting.</i></b></p> <p>2.2. Results of voting on agenda items: <b><i>On all agenda items:</i></b> Voted FOR: Anna Tyushkevich, Fulvio Conti, Nikolay Molibog, Boris Krasnovsky, Vadim Medvedev, Yuri Shumilov, a total of 6 votes. AGAINST: none. ABSTAINED: none. Total: FOR - 6 votes, AGAINST - none, ABSTAINED – none.</p> <p>2.3. Contents of the resolutions passed by the Issuer's Board of Directors: <b><i>On agenda item 1:</i></b> To approve the payment for the services of Baker Tilly Rus JSC, the auditor of PJSC "RBC" in 2019, in the amount that does not exceed RUB 972,000 (nine hundred seventy two thousand rubles), including a 20% VAT. <b><i>On agenda item 2:</i></b> To approve the payment for the services of JSC "KPMG," the auditor of the Company's IFRS financial statements in 2019, including the review of the interim consolidated financial statement for the six months of 2019 and the audit of the annual consolidated financial report for 2019, in the amount that does not exceed RUB 10,200,000 (ten million two hundred thousand rubles), including a 20% VAT. <b><i>On agenda item 3:</i></b> To approve a transaction to be entered into by PJSC "RBC's" subsidiaries, in which PJSC "RBC" holds directly or indirectly more than 2% (two percent) of voting shares and more than 2% (two percent) participatory interest in the authorized capital - Loan Agreement No. 71-1907/8 (hereinafter, the "Agreement") between JSC "RU-CENTER" and GMS LLC on the following material terms: <u>The Parties of the transaction:</u> JSC "RU-CENTER" (the "Lender") and GMS LLC (the "Borrower"). <u>Subject:</u> The Lender shall grant the Borrower a loan, and the Borrower shall repay the said loan within the timeframe specified in the Agreement. <u>Loan amount:</u> RUB 300,000,000.00 (three hundred million and 00/100 rubles) <u>Other material terms of the Agreement:</u> The Lender shall be entitled to provide the loan in installments. The loan shall be deemed granted at the time when monetary funds are credited to the Borrower's settlement account. The Borrower shall be entitled to repay the loan early and in installments. The loan shall be deemed repaid at the time when monetary funds are credited to the Lender's settlement account. The Borrower shall repay the loan amount no later than 31.12.2022. The Parties hereby agree to regard this Agreement as interest-free, and no interest shall be charged for the use of the loan amount.</p> <p>2.4. The date of the meeting of the Issuer's Board of Directors (Supervisory Council) at which the relevant resolutions were passed: <b><i>July 11, 2019.</i></b></p> <p>2.5. The date on which the minutes of the Issuer's Board of Directors (Supervisory Council) meeting were taken and the number of the minutes: (<b><i>minutes No. 134 dated 12.07.2019.</i></b>)</p>	
3. Signature	
3.1. Attorney-in-Fact (Power of Attorney No. 33/19/rbk dated 01.01.2019)	Igor Selivanov
	_____ (signature)
3.2. Date	Seal
_____ July 12, _____ 20 19	